

Linn County Flood Preparedness

Linn County Planning & Development Department

Spring 2022

319-892-5130 935 2nd Street SW Cedar Rapids, IA 52404 LinnCountylowa.gov

Flood Hazard Areas

Linn County has a significant amount of land located within Special Flood Hazard Areas, which have a 1% or greater chance of flooding in any given year (previously referred to as the 100-year floodplain). The two primary sources of flooding within the county are the Cedar River and the Wapsipinicon "Wapsi" River.

The Wapsi is a shallow river basin that is susceptible to flooding by heavy spring and early summer rainfall, which can cause it to rise rapidly. Flooding along the Wapsi primarily affects several cabin areas along the river.

The Cedar is a larger, deeper river, and by contrast, flooding is a slower event caused by inundation in northern lowa and Minnesota. Winter melting of snow and ice, coupled with heavy rains, can raise the level of the Cedar, which will cause flooding.

Is Your Property in the Flood Hazard Area?

Information on whether your property is in a Special Flood Hazard Area can be obtained by visiting the Linn County Planning and Development Department and having our Certified Floodplain Manager (CFM) or other staff help you. Maps are available for viewing in the office, and through the Linn County GIS website (listed below). Other flood-related information is also available on the Linn County and FEMA websites (listed below). Elevation Certificates for new development back to 2008 and earlier are available at Linn County Planning and Development. Contact the department at 319-892-5130.

You can view existing floodplain area on your property online at

https://gis.linncountyiowa.gov/apps/miscellaneous/floodhazard/

or

view the official flood map(s) for your community at msc.fema.gov/portal

Flood Information and Resources

As a public service to all Linn County residents, the Linn County Planning and Development Department will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) for Linn County.
- Aerial photographs of your property showing parcel boundaries, floodplain and floodway locations, wetland areas, drainage easements, 2 foot contour lines and sensitive areas.
- Historical flood information.
- Additional flood insurance data for a site, such as the FIRM Zone, the Base Flood Elevation (BFE) or depth, if shown on the FIRM.
- Access to Elevation Certificates that have been processed in Linn County if they exist for a property.
- Copies of Letters of Map Amendment (LOMAs) or Letters of Map Revision (LOMRs) on file.

We have a Certified Floodplain Manager on staff who can assist with questions about flooding and drainage issues.

The department also has information on the mandatory flood insurance purchase requirements that apply to people who are getting a federally-backed mortgage or loan for a property that is located in the SFHA. If any part of your property is within the SFHA, and you are receiving a federally backed mortgage, then this may apply. Check with your lender.

If you would like to make an inquiry about flood protection (e.g., elevation, dry or wet flood proofing, protection from sewer backup), or would like to schedule an onsite inspection please contact Linn County Planning and Development at 319-892-5130. Please have the address and property's legal description available. We are open 8 a.m. to 5 p.m. Monday through Friday.

Questions about drainage, sediment, and erosion control and ponds may be directed to Jon Gallagher with the Natural Resources Conservation service at 319-377-5960 ext. 3.

There is no charge for this assistance.

Flood Warning System

Many times, flooding along the Cedar River within the Cedar Rapids area can be predicted in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due to a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your flood plan.

If you see flooding, notify the Linn County Sheriff's Office at 319-892-6100.

The Linn County Emergency Alert System will be activated in the event of a flood. Tune your radio to **WMT 600AM** and **KKSY 96.5FM** for your local and National Weather Service updates. You will also see regular interruption on local radio and television stations advising you of the situation.

Property Protection Measures

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ:

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air-conditioning systems, water heaters, and other major appliances can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings may also help.
- Elevating or relocating the entire structure may be a feasible option.

Flood Safety

DO NOT DRIVE THROUGH FLOODED AREAS

More people drown in cars than anywhere else. Do not drive around barriers.

DO NOT WALK THROUGH FLOWING WATER

Currents can be deceptive. Six inches of water can knock you off your feet.

STAY AWAY FROM POWER LINES AND ELECTRICAL WIRES

If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocution is the second leading cause of death during floods.

BE ALERT TO GAS LEAKS

Turn off the gas to your house before it floods. If you smell gas, report it to your gas company. Do not use candles, lanterns, or open flames if you smell gas or are unsure if your gas has been shut off.

KEEP CHILDREN AWAY FROM FLOOD WATERS, DITCHES, CULVERTS AND STORM DRAINS

Flood waters can carry unimaginable items that dislodged themselves. Culverts may suck smaller people into drainage pipes, rendering these individuals helpless.



NATIONAL FLOOD INSURANCE PROGRAM

CLEAN EVERYTHING THAT HAS BEEN WET

Flood water will be contaminated with sewage and other chemicals which pose severe health threats.

LOOK OUT FOR ANIMALS, ESPECIALLY SNAKES

Small animals that have been flooded out of their homes may seek shelter in yours.

DO NOT USE GAS ENGINES, SUCH AS GENERATORS, OR CHARCOAL FIRES INDOORS DURING POWER OUTAGES

Carbon monoxide exhaust can pose serious health hazards.

Natural & Beneficial Functions of Floodplains

Floodplains play a valuable role in providing natural and beneficial functions in areas around and within Linn County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients and pollutants. Floodplains may contain historic and archeological sites that provide opportunity for education and study. They enhance habitats of waterfowl, fish, and other wildlife and provide feeding/breeding grounds. And last, floodplains provide natural erosion control and open space so that further flooding damage does not occur.



Substantial Improvement/Damage

The National Flood Insurance Program (NFIP) requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions, and repair and reconstruction projects. In 2019, a provision was added to the Unified Development Code to address cumulative changes to structures within the floodplain

overlay district related to the damage or improvement of such structures.



For more information, contact the Certified Floodplain Manager at 319-892-5134 or rodd.baxter@linncountyiowa.gov. You may also contact the Planning and Development Department at 319-892-5130.

Flood Insurance

If you do not have flood insurance, talk to your insurance agent. Most homeowners' insurance policies do not cover damage from floods. Flood insurance is only available to communities participating in the National Flood Insurance Program, which Linn County does as part of our floodplain management programs.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can be obtained by asking your agent. There is a 30-day waiting period before insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

Community Ratings System

Linn County was accepted into the NFIP Community Ratings System (CRS) program in October 2012. Recertification was successfully completed in 2018, and Linn County's CRS rating improved. Linn County's participation in this program allows residents with flood insurance to receive up to a 15% discount on their premiums.

Learn more about the **National Flood Insurance Program** online at:

floodsmart.gov

Floodplain Permit Requirements

All development within Special Flood Hazard Areas (not just construction of buildings, but filling, excavation, fences, etc.) requires a Linn County floodplain permit. Please call the Linn County Certified Floodplain Manager at 319-892-5134 or the office phone number 319-892-5130. You may also report any illegal development activities to the above numbers.

Drainage System Maintenance

As simple as it may sound, keeping smaller ditches and streams free of debris can dramatically improve the runoff capacity of low-lying areas, as well as greatly reduce the occurrence of blockage that significantly contributes to flooding. It is illegal to dump materials into a regulated waterway and violators may be fined. If you see someone in the act of dumping debris or see debris in one of our waterways, please contact the Linn County Planning Department at 319-892-5130.

For comprehensive access to our online flood-related resources, go to <u>LinnCountylowa.gov/Planning</u>, under the Planning & Zoning Division heading, select "Floodplain management."

Additional Information

If you should require further or more detailed information regarding flood-related issues in Linn County, please consider these additional sources:

 Linn County Planning and Development <u>LinnCountylowa.gov/</u> Planning

Phone: 319-892-5130

Address: 935 Second Street SW Cedar Rapids, IA 52404

FEMA <u>FEMA.gov</u>

lowa Flood Center <u>iowafloodcenter.org</u>

Sign Up for Notifications



- News releases & announcements
- Newsletters
- Construction project updates & road closures
- Calendar
- And more!

Visit <u>LinnCountylowa.gov/NotifyMe</u> to sign up.